

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-21068-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ruth P. Flores  
1060 Bay Avenue  
Toms River, NJ 08753

Social Security No.:  
xxx-xx-7311

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 25, 2024.

Dated: March 25, 2024  
JAN: mjb

Jeanne Naughton  
Clerk

In re:  
Ruth P. Flores  
Debtor

Case No. 23-21068-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 25, 2024

Form ID: plncf13

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2024:

Recip ID	Recipient Name and Address
db	+ Ruth P. Flores, 1060 Bay Avenue, Toms River, NJ 08753-3771
520096667	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
520097103	+ Luz Flores, 1060 Bay Avenue, Toms River, NJ 08753-3771
520096675	+ Ocean Health Initiatives, Attn: 16243x, PO Box 14000, Belfast, ME 04915-4033
520096676	+ RWJBH, PO Box 22363, New York, NY 10087-0001
520096677	+ RWJBH, 9 Executive Campus, Cherry Hill, NJ 08002-4502
520096681	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 25 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 25 2024 20:54:00	American Honda Finance Corporation, 3625 W. Royal Lane Suite 200, Irving, TX 75063, UNITED STATES
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 25 2024 20:55:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
520096669	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 25 2024 20:54:00	Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829
520103669	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 25 2024 20:54:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
520096654	+ Email/PDF: bncnotices@becket-lee.com	Mar 25 2024 21:05:39	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
520096655	+ Email/PDF: bncnotices@becket-lee.com	Mar 25 2024 21:05:17	American First Finance, 3100 Olympus Blvd., Coppell, TX 75019-5472
520096657	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 25 2024 20:54:00	Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
520096656	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 25 2024 20:54:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411
520096658	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 25 2024 21:05:39	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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520096659	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 25 2024 21:04:38	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520096660	^ MEBN	Mar 25 2024 20:51:03	Carrington Mortgage, c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520096662	^ MEBN	Mar 25 2024 20:50:45	Community Medical Center, c/o BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
520096661	+ Email/Text: ebn@rwjbh.org	Mar 25 2024 20:55:00	Community Medical Center, PO Box 903, Oceanport, NJ 07757-0903
520096663	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2024 20:54:00	Credit One Bank, c/o Midland Credit Management, PO Box 2004, Warren, MI 48090-2004
520096664	+ Email/Text: electronicbkydocs@nelnet.net	Mar 25 2024 20:54:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
520096666	Email/Text: operationsclerk@easypayfinance.com	Mar 25 2024 20:53:00	Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
520096665	Email/Text: operationsclerk@easypayfinance.com	Mar 25 2024 20:53:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
520140537	Email/PDF: bncnotices@becket-lee.com	Mar 25 2024 21:04:44	FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
520096671	+ Email/Text: Bankruptcy@ICSystem.com	Mar 25 2024 20:54:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
520096670	+ Email/Text: Bankruptcy@ICSystem.com	Mar 25 2024 20:54:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
520096672	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 25 2024 20:54:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520140270	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 25 2024 20:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520142812	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 25 2024 20:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520096673	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 25 2024 20:54:00	NJ EZPass, PO Box 4971, Trenton, NJ 08650
520157273	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 25 2024 20:54:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
520096674	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 25 2024 20:55:00	NJ EZPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
520109997	Email/Text: perituspendrick@perituservices.com	Mar 25 2024 20:53:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
520114971	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 25 2024 20:55:00	SANTANDER CONSUMER USA, P. O. Box 560284, Dallas, TX 75356-0284
520096678	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 25 2024 20:55:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
520096679	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 25 2024 20:55:00	Santander Consumer USA, Inc, Po Box 961211, Fort Worth, TX 76161-0211
520096680	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 25 2024 20:55:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
520096682	^ MEBN	Mar 25 2024 20:51:14	Tolls by Mail, PO Box 15183, Albany, NY 12212-5183
520113239	+ Email/Text: electronicbkydocs@nelnet.net	Mar 25 2024 20:54:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

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520150481 + Email/PDF: ebn\_ais@aisinfo.com

Mar 25 2024 21:04:39

Verizon, by American InfoSource as agent, 4515  
N Santa Fe Ave, Oklahoma City, OK 73118-7901

520180571 Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Mar 25 2024 20:55:00

Wells Fargo Bank, N. A. at. el, c/o Select Portfolio  
Servicing, Inc., P.O. Box 65250, Salt Lake City  
UT 84165-0250

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520096668	*P++	FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429, address filed with court:, Focus Receivables Management, LLC, 1130 Northchase Pkwy, Marietta, GA 30067
520142614	*	FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
520147567	*	FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N. A. as Trustee for the Carrington Mortgage Loan Trust, Series 2007-FRE1, Asset-Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Cameron Legg	on behalf of Debtor Ruth P. Flores courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com
William E. Craig	on behalf of Creditor American Honda Finance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 6